

<i>SERFF Tracking Number:</i>	<i>UHLC-126205352</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>42790</i>
<i>Company Tracking Number:</i>	<i>LA19905 (6-10)</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS05G.001 Plan A</i>
<i>Product Name:</i>	<i>MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>Vanilla Generic Letter/LA19905 (6-10)</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MEDICARE SUPPLEMENT      SERFF Tr Num: UHLC-126205352      State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans      SERFF Status: Closed      State Tr Num: 42790

Sub-TOI: MS05G.001 Plan A      Co Tr Num: LA19905 (6-10)      State Status: Filed-Closed

Filing Type: Advertisement      Co Status:      Reviewer(s): Stephanie Fowler

Author: Bobbie Walton      Disposition Date: 07/23/2009

Date Submitted: 06/25/2009      Disposition Status: Filed

Implementation Date Requested: On Approval      Implementation Date:

State Filing Description:

## General Information

Project Name: Vanilla Generic Letter

Project Number: LA19905 (6-10)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/23/2009

Deemer Date:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 07/23/2009

Corresponding Filing Tracking Number:

We enclose for your information and review, proof copies of advertising material for use in connection with the AARP Group Health insurance program. The enclosed advertising material is new and does not replace any material previously submitted to the Department.

## Company and Contact

SERFF Tracking Number: UHLC-126205352 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 42790

Company Tracking Number: LA19905 (6-10)

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: Vanilla Generic Letter/LA19905 (6-10)

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
680 Blair Mill Rd. (215) 902-8444 [Phone]  
Horsham, PA 19044 (215) 902-8813[FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
450 Columbus Boulevard Group Code: 707 Company Type: Life and Health  
PO Box 150450  
Hartford, CT 06115-0450 Group Name: State ID Number:  
(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571  
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### Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: \$25 per component - 9 components  
= \$225  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$225.00	06/25/2009	28811458

*SERFF Tracking Number:* UHLC-126205352 *State:* Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/23/2009	07/23/2009

*SERFF Tracking Number:* UHLC-126205352 *State:* Arkansas  
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## Disposition

Disposition Date: 07/23/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-126205352 State: Arkansas

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Item Type	Item Name	Item Status	Public Access
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	LETTER	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes
Form	OUTSIDE ENVELOPE	Filed	Yes

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## Form Schedule

**Lead Form Number:** LA19905 (6-10)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LA19905 (6-10)	Advertising	LETTER	Initial		45	LA19905_6_10.pdf
Filed	LA19906 (6-10)	Advertising	LETTER	Initial		45	LA19906_6_10.pdf
Filed	LA19907 (6-10)	Advertising	LETTER	Initial		45	LA19907_6_10.pdf
Filed	LA19909 (6-10)	Advertising	LETTER	Initial		45	LA19909_6_10.pdf
Filed	LA19910 (6-10)	Advertising	LETTER	Initial		45	LA19910_6_10.pdf
Filed	LA19911 (6-10)	Advertising	LETTER	Initial		45	LA19911_6_10.pdf
Filed	LA19914 (4-09)	Advertising	LETTER	Initial		45	LA19914_4_09.pdf
Filed	OA4388 (6/10)	Advertising	OUTSIDE ENVELOPE	Initial		40	OA4388_6_10.pdf
Filed	OA4389 (6/10)	Advertising	OUTSIDE ENVELOPE	Initial		40	OA4389_6_10.pdf

Sample A. Sample  
123 Any Street  
Apt 1  
Anytown, US 12345-1234

**Help prepare yourself for  
out-of-pocket medical expenses  
not paid by Medicare.**

Dear Sample A. Sample:

As you approach age 65, you face some important decisions about Medicare. One of those decisions is, will Medicare alone be enough to cover my health insurance needs?

As you might already know, Medicare Parts A & B don't pay for all of your medical costs. In fact, Medicare Part B generally pays about 80%, leaving you responsible for up to 20% of medical bills not covered. Supplemental insurance can help you pay these out-of-pocket costs.

You are invited to review the **AARP® Medicare Supplement Insurance Plans**, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents). If you enroll in Medicare Parts A and B, consider these plans to help pay some or all of the costs not paid by Medicare.

### **Why choose a Medicare supplement plan?**

- Freedom to choose your own Medicare participating doctors and specialists.
- A variety of plans available to fit your needs and budget.
- Virtually no claim forms.
- Insurance goes with you wherever you travel in the United States and territories.

Over, please >

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**Cover Page – Rates** – shows the rates for each of the plans available in your state, so you can decide which plan best meets your budget.

**Your Guide** – here you'll find information on eligibility, acceptance, definitions and exclusions.

**Enrollment Form** – once you've decided which plan is best for you, just complete and return the enclosed Enrollment Form.

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If you have any questions about this material, please call 1-800-358-4179 (TTY 1-800-232-7773), weekdays from 7 a.m. to 11 p.m. and Saturday from 9 a.m. to 5 p.m. Eastern Time. *Hablamos Espanol – Llame gratis 1-800-358-4179.* Or you can visit on the web at [www.aarphealthcare.com](http://www.aarphealthcare.com).

Sincerely,



Susan Morisato  
UnitedHealthcare Insurance Company  
AARP Medicare Supplement Plans

P.S. Remember, help is just a quick phone call away. Call 1-800-358-4179 for answers to your questions about the AARP Medicare Supplement Plans. You do not need to be a member to call for information, but you do need to be a member to enroll.

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Apt 1  
Anytown, US 12345-1234

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As you approach age 65, you face some important decisions about Medicare. One of those decisions is, will Medicare alone be enough to cover my health insurance needs?

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If you enroll in Medicare Parts A and B, consider an AARP Medicare Supplement Insurance Plan. It can help you pay some or all of the costs not paid by Medicare.

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If you have any questions about this material, please call 1-800-358-4179 (TTY 1-800-232-7773), weekdays from 7 a.m. to 11 p.m. and Saturday from 9 a.m. to 5 p.m. Eastern Time. Hablamos Espanol – Llame gratis 1-800-358-4179. Or you can visit on the web at [www.aarphealthcare.com](http://www.aarphealthcare.com).

Sincerely,



Susan Morisato  
UnitedHealthcare Insurance Company  
AARP Medicare Supplement Plans

P.S. Remember, help is just a quick phone call away. Call 1-800-358-4179 for answers to your questions about the AARP Medicare Supplement Plans.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare of New York, Islandia, NY for New York residents). **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area. **This is a solicitation of insurance. An agent may contact you.** AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. See the enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**Important Notice:** You are entitled to receive a "Guide to Health Insurance for People with Medicare." This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free or find it on the web at [www.aarphealthcare.com/Learn](http://www.aarphealthcare.com/Learn).



Sample A. Sample  
123 Any Street  
Apt 1  
Anytown, US 12345-1234

Dear Sample A. Sample:

Thank you for your interest in the **AARP® Medicare Supplement Insurance Plans**, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents). [Employer] has chosen AARP Medicare Supplement Plans for your health care needs.

Whether you are considering Medicare supplemental insurance for the first time, or taking a second look at your current plan, an AARP Medicare Supplement Plan may be just what you're looking for to help meet your needs and budget.

As you might already know, Medicare Parts A & B don't pay all of your medical costs. In fact, Medicare Part B generally covers about 80%, leaving you responsible for up to 20% of medical bills not covered. Supplemental insurance can help you pay these out-of-pocket costs.

If you are enrolled in Medicare Parts A and B, consider these plans to help cover some or all of the costs not paid by Medicare.

**Medicare supplement plans offer you:**

- Freedom to choose your own Medicare participating doctors and specialists.
- A variety of plans available to fit your needs and budget.
- Virtually no claim forms.
- Insurance goes with you wherever you travel in the United States and territories.

Over, please >

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP contracts with insurers to make coverage available to AARP members. AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

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Just follow  
these steps:

- 1 Review**  
the enclosed  
information.
- 2 Choose**  
the plan that is  
right for you.
- 3 Complete**  
and return  
the enclosed  
application.

The enclosed materials have been prepared to help you better understand the **AARP Medicare Supplement Plans**. You'll find:

**Outline of Medicare Supplement Coverage** – gives you an overview of the plans and benefits available. You can then compare plans and identify which benefits are most important to you.

**Cover Page – Rates** – shows the rates for each of the plans available in your state, so you can decide which plan best meets your budget.

**Application Form** – once you've decided which plan is best for you, complete and return the enclosed Application Form to apply.

Please take a few minutes now to review this important information about AARP Medicare Supplement Plans available to AARP members.

If you have any questions about this material, please call 1-800-547-1797 (TTY 1-800-232-7773), weekdays from 7 a.m. to 11 p.m. and Saturday from 9 a.m. to 5 p.m. Eastern Time.

Sincerely,



Susan Morisato  
UnitedHealthcare Insurance Company  
AARP Medicare Supplement Plans

P.S. Remember, help is just a quick phone call away. Call 1-800-547-1797 for answers to your questions about the AARP Medicare Supplement Plans.

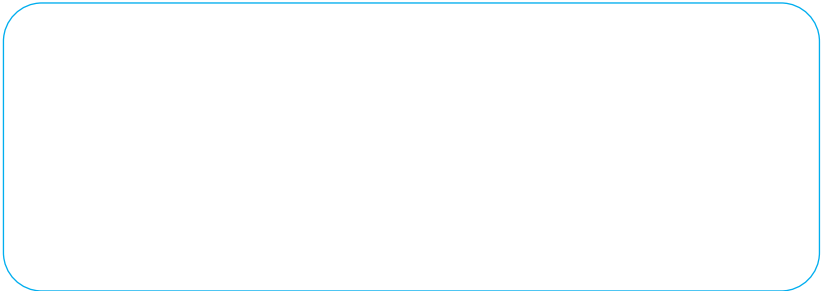
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**Medicare Supplement Plans**  
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**IMPORTANT INFORMATION INSIDE**

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